



Relationship Between Employee Engagement and Innovative Behavior: Empirical Study of PT Bank BRI Syariah Tbk in DKI Jakarta, West Java, and Banten

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Abstract: *The innovative behavior of employee is one of the important triggers in the production of company innovation. Employee engagement is an important factor in encouraging employees to behave innovatively. This study focuses on the relationship between employee engagement and innovative behavior of Bank BRI Syariah employees in the provinces of DKI Jakarta, West Java and Banten. The purpose of this study was to examine the relationship between employee engagement and innovative behavior. This study used a quantitative research approach with data collection techniques through online questionnaire. The sample in this study were 98 permanent employees of Bank BRI Syariah from various areas of responsibility within the provinces of DKI Jakarta, West Java, and Banten. This study used several data analysis techniques, namely the reliability and validity of the questionnaire, descriptive analysis, and the coefficient of correlation test between variables. The results showed a positive and significant relationship between employee engagement and innovative behavior. This study recommends that companies pay more attention to the level of their employee engagement as it has a positive relationship with innovative behavior of the employees, which in turn can increase the company's innovation potential.*

Keywords: *Employee Engagement; Innovative Behavior; Engaged; Innovative*

Introduction

Science and technology development has brought about changes in human's life. The most recent phase in sci-tech development is widely known as Industry 4.0, which is marked by the trend of automatization, data-based technology manufacture, internet of things, artificial intelligence, and smart machine in conducting various activities (Moore, 2019). Globalization generated very tight competition and hence many organizations currently compete not only in their activities to earn tangible asset and resources, but furthermore, they have also emphasized on earning intangible assets such as human resources to gain competitive advantage (Gardner, 2005). This is since organization does not only aim to achieve excellent and quality productivity and services, but also highly competitive innovation. For organizations competing within turbulent environment that is full of uncertainty, innovations become a key driver to increase growth, achieve prosperity, and protect their survival.

The banking industry has to care and be responsive toward the competitive threat from the two main types of technology-based companies that have emerged in the industrial relation 4.0, which the first type refers to prominent tech corporates that offer products with solid reputation and robust market, such as gadget, social media platform, etc. That might disturb traditional banking products offered by the conventional banking institutions. The second type refers to newly emerging financial technology companies, also known as fintech, which focus on making product structures with less operational cost, faster process, and one that are not constrained by complex regulations, to fill in the gap in the existing, not-updated financial system (Schwab, 2016).

In various literatures on human resources strategic management, one of the means for a company to maintain its competitive advantage is by facilitating the innovation processes of its employees (Jafri, 2010). Several earlier studies by academics and

practitioners have also shown and supported the perspective that individual innovation might support an organization's success (Axtell *et al.*, 2000; Unsworth & Parker, 2003). When it comes, one of the available perspectives that might be used is the behavioral perspective. In innovation, innovative behavior of employees is an important matter that determines a company's success, particularly with regard to organization's innovation, hence it is critical for an organization to learn matters that might trigger or motivate individual's innovation behavior (Gong *et al.*, 2009). Companies should be able to identify the behaviors necessary to support the company's innovation, ensure that employees have the necessary competence, are motivated, and have opportunities to be more engaged in such behavior (Jackson *et al.*, 2003). Conceptually, one of the factors that related to innovative behavior is employee engagement.

High employee engagement generally leads to positive results. Employee engagement is significantly related to performance since many organization scientists have tested empirically this relation (Demerouti *et al.*, 2010). The positive influence or relation between employee engagement and innovative behavior has been supported by various experts and researchers (Slåtten & Mehmetoglu, 2011; Chang *et al.*, 2013; Kim & Koo, 2017; Ariyani & Hidayati, 2018). Employee engagement leads to innovative behavior, in which employees will go beyond their individual role to collaborate with work partners, give recommendations to increase the organization's quality, and work to increase the organization's position within external environment (Katz & Kahn, 1978).

Indonesian banking industry and its actors are not exempted from the task of adapting to digitalized world. The Indonesian Banking Statistics that were published by the Financial Services Authority (OJK) shows that the number of banks and branch offices of commercial banks in Indonesia has been in steady decrease over the past 4 years. In 2016, there had been 116 and 32,720 banks and branch offices, respectively, yet this number

declined to 110 and 31,087 in February 2020. Not only commercial banks, people's credit banks (BPR) also recorded some decrease in their number of banks and branch offices during the same period, from 1,633 banks and 6,075 branch offices to 1,542 banks and 5,930 branch offices (Otoritas Jasa Keuangan, 2020a).

A similar circumstance was also found in the Sharia banking industry. Despite the steadily increasing assets, the asset growth of sharia commercial banks (Bank Umum Syariah/BUS) and sharia business units (Unit Usaha Syariah/UUS) over the years since 2016 to 2019 have been in decline. The 18.98% growth in December 2017 against the previous year of the same period was not followed by the same degree of success in the subsequent years, with 12.53% growth in 2018 and 12.02% in 2019, although the figure was still better compared to that of the commercial banking industry. The increasing number of BUS and UUS offices from 2,201 offices in 2016 to 2,349 in October 2020, and their relatively stable demand for workers, with few exceptions of several sharia banks that had to decrease the number their employees in the same period, i.e. 384 employees (Otoritas Jasa Keuangan, 2020b), shows that the sharia finance industry's potential is still untapped, but it must adapt with the financial technology development in the next few years.

Among a number of sharia financial business actors, Bank BRI Syariah is one of the largest and most successful sharia banks in Indonesia. The market share of the bank's sharia financial industry per October 2020 was 10.30% in term of total asset, and 7.05% in total operational income, which reflected the company's largest market share figure for the past 4 years (Bank BRI Syariah, 2020; Otoritas Jasa Keuangan, 2020b). This number is fairly big, especially when compared to the total number of sharia commercial banks and sharia business units, which were 14 and 20, respectively, in October 2020 (Otoritas Jasa Keuangan, 2020b). Until August 2020, Bank BRI Syariah's net profit has solidly grown at the stable phase of above 100%. The net profit

of Bank BRI Syariah was IDR168 billion or increased by 158.46% from year-on-year (yoy) basis, which was further supported by its increasing income from fund disbursement amounting IDR1.94 trillion, or equivalent to an increase of 19.75% yoy. In addition, BRI Syariah's profit has also grown over 200% in the first 6 months of 2020 (Alfi, 2020).

The stable and positive performance was strongly associated with BRI Syariah's efforts to maintain its competitiveness, by, among others, launching various innovations such as Gold and Platinum ATM/debit cards, New BRISSMART (LAKUPANDAI [branchless banking]), Giro Faedah Segmen Pemerintah BRISyariah iB, BRIS Online, i-Kurma application, as well as SalamDigital (Bank BRI Syariah, 2019; 2020). By optimizing one of the innovative applications, which was i-Kurma, BRI Syariah has marked significant growth in financing. Until June 2020, BRI Syariah has distributed micro financing for MSMEs with the total amount of IDR9.5 trillion, which signified a 150 percent growth as compared to its June 2019 position (Richard, 2020). The aforementioned factors show that BRI Syariah's efforts to stay competitive and relevant were carried out through its launching of various innovations. These innovation efforts have yielded in several results. These successes received recognitions, including in form of the awarding of The Most Innovative Sharia Bank Award by Republika Newspaper in Anugerah Sharia Republika in 2018 (Bank BRI Syariah, 2018). It's really interesting to look into what seems to be the driver of innovations in the bank sector, especially sharia banks.

With all the innovations mentioned above and their concrete results, it could be assumed that because of the level of employee engagement by Bank BRI Syariah is good, it creates a positive relation with its employees' innovative behavior which in turn produce innovations product and/or process with great results. Good level of Bank BRI Syariah's employee engagement could be seen when Bank BRI Syariah received the Indonesia Employee Engagement Award bestowed by the Indonesian Banking Development

Institute (LPPI) in 2016 (Bank BRI Syariah, 2018). In theory, good employee engagement will decrease or at least correlate negatively with the turnover intention level (Schaufeli & Bakker, 2002; Berry, 2010). However, some studies (Setiyowati, 2019; Umita, 2020; Agustina, 2020; Sholikhah, 2020) on various BRI Syariah branch offices found moderate to high level of turnover intention. At the same time, the bank's innovation showed positive performance, as elaborated in the above data on innovations produced by Bank BRI Syariah. The turnover rate of BRI Syariah employees in Jakarta, West Java, and Banten, was fairly high. Of the total number of employee turnover, which was 1,245 in 2016, 628 in 2017, and 930 in 2018, as many as 34.46% in 2016, 38.69% in 2017, and 37.74% in 2018 of those figures represented employees from Jakarta, West Java, and Banten (BRI Syariah, 2018; BRI Syariah, 2019). A study on one of the branch offices in Jakarta showed a rather low level of employee engagement (Rahayu, 2019), and another study on a branch office in West Java showed positive organizational commitment (Hidayat, 2015). It was these intriguing opposite phenomena that have developed the researchers' interest to conduct a study on the relation between Bank BRI Syariah's employee engagement with the level of innovation and innovative behavior in Jakarta, West Java, and Banten.

Theoretical Foundation

Innovative Behavior

Innovative behavior is defined as the employees's behavior in identifying a problem, generating ideas, mobilizing support, and realizing ideas relevant to the problem (Janssen, 2000; Scott & Bruce, 1994). Daft (1978) argued that employee's innovative behavior is generally defined as the adoption of a new idea or behavior in an organization. Whether an idea or behavior is new or not, is relative to each organization. Furthermore, Daft (1978) also suggested that innovation is not a sudden activity or phenomenon, but rather consists of several steps, and is a process that is composed of idea

conceptualization or development, proposing, or offering the idea to the relevant stakeholders, the decision to adopt the idea, and implementing the idea so that the idea will run well and achieve the desired results. In line with that, following the previous studies (Scott & Bruce, 1994), this study defined innovative behavior as a complex behavior consisting of three different activities: idea generation, idea promotion, and idea realization.

Researchers distinguished innovation behavior and innovation in general from creativity; creativity is a narrower concept that only covers idea generation, hence is considered as the first step in innovation (Mumford & Gustafson, 1988), while innovation comprises idea generation, idea promotion, and idea realization (Scott & Bruce, 1994).

Employee Engagement

Kahn (1990) defined personal engagement as the “harnessing of organization members' selves to their work roles: in engagement, people employ and express themselves physically, cognitively, emotionally, and mentally during role performances”.

Schaufeli & Bakker (2002) explained employee engagement as a satisfying condition and positive thought associated with a job, that are indicated by vigor, dedication, and absorption. Furthermore, they also argued that engagement refers to a persisting and infused cognitive-affective condition that does not focus on any specific object, event, individual, or behavior.

Relationship Framework and Hypothesis

Research by Rao (2016) shows that there is a strong antecedent role of employee engagement towards innovative behavior. As much as 94% respondents in the research by Rao stated that there is a close and positive relationship between employee involvement and innovation. Research has found that engagement and innovation are mutually reinforcing - engaged staff are more likely to be innovative and innovative organizations

are more likely to motivate and make employees feel engaged. Research by Slåtten & Mehmetoglu (2011) found that employee engagement is closely related to employee innovative behavior. It is noteworthy that employee engagement explains a significant percentage (37.7 percent) of the variance in innovative behavior. Research by Ariyani and Hidayati (2018) found that the relationship between the employee engagement variable and the innovative behavior variable was positive and significant with a correlation coefficient (r) of 0.68 (68%).

This study involves two variables: employee engagement and innovative behavior. There is one primary hypothesis in this study, namely the alternative hypothesis (H_a), i.e., there is a positive and significant relationship between employee engagement and innovative behavior among the Bank BRI Syariah's employees in Jakarta, West Java, and Banten.

Research Method

The conceptual definition of innovative behavior in this study is a complex behavior that consists of three different activities: idea generation, idea promotion, and idea realization (Scott & Bruce, 1994). The operational definition of innovative behavior in this study is the response from every respondent to every question. The more a respondent agrees on the question, the higher his/her innovative behavior will be. The next conceptual variable definition, which is employee engagement, in this study, is the satisfying condition and positive thought associated with the job, which are indicated by vigor, dedication, and absorption (Schaufeli & Bakker, 2002).

This study applies quantitative approach. Based on its purpose, this study is categorized as an explanatory research, as it tests a theory and explains the relations between employee engagement and innovative behavior of the employees of PT Bank BRI Syariah Tbk in Jakarta, West Java, and Banten. The sampling technique used in this study was purposive

sampling, i.e. sample collection that aims to obtain all possible cases that fit certain criteria (Neuman, 2014). The decision for new employees to stay for the long term is made within the first 6 months of work, and the longer the onboarding time is, the better the results will be obtained. In addition, research also shows that companies can increase employee retention by extending the onboarding period during the first year (Partnership for Public Service & Booz Allen Hamilton, 2008; Maurer, 2015; Perucci, 2019). Therefore, the criteria for permanent employees with a minimum working period of 1 year are used with the assumption that the company carries out a maximum onboarding practice during the first 1 year of work so as to get a good level of employee engagement. The population of this study were all permanent employees of Bank BRI Syariah until the end of 2019 who had worked for at least 1 year, namely 3,604 employees (Bank BRI Syariah, 2020b). This study had 98 samples.

The researchers used questionnaire as the research instrument. The questionnaire was developed from the employee engagement concept and measurement used by Schaufeli & Bakker (2002), who divided the concept into 3 components: vigor, dedication, and absorption. The next theory is the innovative behavior concept by Kanter (1988) and used the measurement from Janssen (2000), which was adopted by Scott & Bruce (1994). The employee engagement measuring instrument consists of 17 items, while that of innovative behavior consists of 9. Both adapted measuring instruments were then going through reliability and validity tests. The reliability test of both indicators was conducted by calculating the Cronbach's Alpha coefficient (Tavakol & Dennick, 2011). The validity test on both indicators was conducted by calculating the Pearson's product moment coefficient (Azwar, 1992).

Results and Discussion

Respondents Demographic

Of the total 98 respondents, the majority, which was 60.2% or 59 people, were men, and the rest 39.8% or 39 people were women. This implies that the interpretation on the data results can be considered as representative of the male respondents. The majority of respondents were within the age range of 33-40, which amounted to 42.9% or 42 people, followed by age 41-48, which amounted to 29.6% or 29 people, and age 25-32, which amounted to 16.3% or 16 people. This is to some degree related to several theories that link between creativity and innovation with age (Jones, 2010; Pfeifer & Wagner, 2014).

Most respondents had completed higher education, with a total of 79.6% or 78 people have completed bachelor's degree (S1). Only 1% or 1 respondent had only finished highschool or its equivalent. This is important since the study results reflect respondents who had sufficient education. Furthermore, previous researches also showed that there is a correlation between a person's education with his/her innovative behavior (Mumford & Gustafson, 1988; Pieterse, Van Knippenberg, Schippers, & Stam, 2010). However, admittedly, the data alone cannot serve as a comprehensive reference to look at various cases of innovative behavior, particularly since nowadays, non-formal education is rapidly catching up with their formal counterparts.

The majority of respondents (62 people) had been working for 5-10 years, while the other 24 were had been in the position for 11-15 years. Assuming that the majority of respondents had started working after completing their higher education, it is safe to say that they already had sufficient work experience and were still within very productive age range. The respondents originated from 3 provinces, namely Jakarta, West Java, and Banten. The majority came from Banten (43.9%), followed by almost equal number between Jakarta (28.6%) and West Java (27.6%). This means that this study reflects the factual condition of the employees in these regions.

Most respondents were men with the total number of 59. The majority of respondents' age were at the range of 33-40 years-old with the total number of 42. The majority of respondents' last education was bachelor's degree (S1) with the total number of 78. Most respondents had worked in Bank BRI Syariah for 5-10 years, with the total number of 62 persons. By province, the highest number of respondents came from Banten Province, with the total number of 42 persons.

Descriptive Data Analysis

As previously mentioned, the employee engagement variable consists of 3 dimensions with 17 indicators, namely the vigor dimension with 6 indicators, the dedication dimension with 5 indicators, and the absorption dimension with 6 indicators.

The result shown that in the vigor dimension, all indicators give the answer "AGREE" as the option with highest value or mode, with the percentage across 6 indicators ranges between 43,88% as the lowest "AGREE" percentage (Indicator 4) to 61,22% as the highest "AGREE" percentage (Indicator 3 and 5). In the dedication dimension, all indicators give the answer "AGREE" as the option with highest value or mode, with the percentage across 5 indicators ranges between 47,95% as the lowest "AGREE" percentage (Indicator 11) to 53,06% as the highest "AGREE" percentage (Indicator 7). In the absorption dimension, all indicators give the answer "AGREE" as the option with highest value or mode, with the percentage across 6 indicators ranges between 35,71% as the lowest "AGREE" percentage (Indicator 17) to 58,16% as the highest "AGREE" percentage (Indicator 15). By converting the statement "AGREE", it can be concluded that the indicator's score is "HIGH", and hence the employee engagement score of most of the respondents, which were the permanent employees of Bank BRI Syariah who had worked for at least 1 year in the company in Jakarta, West Java, and Banten is high. However, one point should be noted on the employee engagement variable,

which is the absorption dimension. Although it can be said that the measurement of this dimension resulted as 'high', absorption dimension became the measuring aspect which answers were the most diverse against their indicators. This can be interpreted in several ways. First, it can be concluded that it reflects the real condition of the study respondents. Second, there is a possibility that respondents failed to understand the indicators' questions, hence the reason of why many of them responded "DOUBT". This situation needs to be further examined by the company and the researchers alike.

The innovative behavior variable consists of 3 dimensions with 9 indicators, namely the idea generation dimension with 3 indicators, the idea promotion dimension with 3 indicators, and the idea realization dimension with 3 indicators. The result shown that in the idea generation dimension, all indicators give the answer "AGREE" as the option with highest value or mode, with the percentage across 3 indicators ranges between 56,12% as the lowest "AGREE" percentage (Indicator 1 and 2) to 60,20% as the highest "AGREE" percentage (Indicator 3). In the idea promotion dimension, all indicators give the answer "AGREE" as the option with highest value or mode, with the percentage across 3 indicators ranges between 57,14% as the lowest "AGREE" percentage (Indicator 5) to 61,22% as the highest "AGREE" percentage (Indicator 6). In the idea realization dimension, all indicators give the answer "AGREE" as the option with highest value or mode, with the percentage across 3 indicators ranges between 58,16% as the lowest "AGREE" percentage (Indicator 8 and 9) to 63,27% as the highest "AGREE" percentage (Indicator 7). By converting the statement "AGREE", it can be concluded that the indicator's score is "HIGH", and hence the innovative behavior score of most of the respondents, which were the permanent employees of Bank BRI Syariah who had worked for at least 1 year in the company in Jakarta, West Java, and Banten, is high.

Correlation Coefficient Analysis

Based on the above correlation calculation results, a correlation score of $r = 0.688$ was obtained. With the score of r -count $> r$ table ($0,05; 96$) which is $0.688 > 0,1986$ and significance score of $< 0,05$ which is $,000 < 0,05$, thus H_a in this study is accepted, and hence it can be interpreted that there is a positive and significance relation between employee engagement and innovative behavior of the Bank BRI Syariah's permanent employees who have worked for at least 1 year from Jakarta, West Java, and Banten. The positive r score shows that the increased score of the employee engagement will be followed by an increase of innovative behavior score, and vice versa.

The square value of the correlation coefficient or determination coefficient (r^2) was used to measure the percentage of variability of a variable that can be predicted from its relationship with another variable, as the evaluation of the relation between both variables. With the r^2 score of the employee engagement with innovative behavior at 0.468 , it can be interpreted that 46.8% of variation of the innovative behavior score can be explained or predicted based on the employee engagement score, while the 53.2% of the score variation of innovative behavior was explained or predicted based on its relationship with other variables.

Based on the correlation coefficient analysis above, it can be concluded that the relation between employee engagement and innovative behavior variables was positive and significant.

Discussion

Conceptually, this study found that there was a significant positive correlation between the employee engagement and innovative behavior of the employees, particularly among the respondents of this study, which were the employees of Bank BRI Syariah in Jakarta, West Java, and Banten. This study results are in line with the results of previous studies that have found the relation or influence of employee engagement with

Table 1. Test Results of Correlation between Employee Engagement and Innovative Behavior

Variable	r	Sig (p)	Adj. r ²
Employee Engagement with Innovative Behavior	0.688	.000	0.468

innovative behavior (Slåtten & Mehmetoglu, 2011; Chang, Hsu, Liou, & Tsai, 2013; Ariyani & Hidayati, 2018; Wu & Wu, 2019).

The positive relation between employee engagement and innovative behavior has a $68,8\%$ relationship strength, while the rest were caused by other factors beyond the scope of this study. Bank BRI Syariah needs to further examine what factors might be correlated to or have influence on innovative behavior, other than employee engagement, so that the company can still retain its high innovative behavior level. For instance, this might include an examination on the work environment condition of the employees, on whether the political situation enables innovative culture, on the knowledge sharing and management system of the company, and on whether the HR management practice like person job-fit and person organization-fit has been running properly, and so forth. The company also needs to further examine whether this study results can depict the general condition of its employees, by conducting a similar examination toward different demographic composition.

From the employee engagement side, Bank BRI Syariah must further identify the level of absorption of its employees. Although generally the employees felt high level of absorption, when being looked at in details, many actually were still in 'doubt' and even did not feel any sense of "blending" or "belonging" to their job. This should become a highlight for the company, which should prompt the company to start thinking on whether the resources management, particularly one associated with the workload/job, has been running well, or whether the cases presented referred

specifically to certain individuals only. If it turned out to be a common case, the company should try to fix its HR management system from the work aspect, such as by ensuring proper job description, work duration, work authority and responsibility, relations between one job with another, etc.

Conclusion

This study aimed to analyze the relation between employee engagement and innovative behavior of the PT Bank BRI Syariah's employees in Jakarta, West Java, and Banten. Based on the results of analysis and discussion in the previous parts, it can be concluded that the employee engagement variable had a positive and significant relations with the innovative behavior of the PT Bank BRI Syariah's employees in Jakarta, West Java, and Banten. This means, the higher the engagement level of an employee in the Bank BRI Syariah in Jakarta, West Java, and Banten is, the more his/her innovative behavior will increase. This applies vice versa.

This study admittedly has its own limitations just like any other study; hence it will affect its interpretation if it were not looked into in general context. First, this study has specific criteria, such as permanent employees who were still working or had worked in the company for at least one year. Second, this study was only conducted on employees who worked in the offices in Jakarta, West Java, and Banten, hence geographic bias should be expected. Third, the study only looked at the relations between employee engagement and innovative behavior and did not investigate what variables actually influenced or were influenced, hence did not generate any clear description regarding the relation between both variables in more specific and comprehensive manners. Finally, the study only examined two variables, namely employee engagement and innovative behavior. There were other possible variables that were correlated to or might influence both variables, but they were not included as the study object.

There are several recommendations if studies with similar aim were to be conducted in the future. First, the researchers should use more comprehensive criteria and should not use too specific ones. Second, it is recommended that the next study be carried out in broader area in order to describe a general condition or more specific condition of more detailed cases. Third, it is recommended that similar future research obtain more comprehensive and varied respondent's characteristics, so as to make the study results suitable for general use. Fourth, it is recommended that future studies with similar variables examine further the relations between employee engagement and innovative behavior, and figure out whether both are only inter-related, with some variables are dependent on the others, or whether both are mutually influencing. Finally, it is recommended that future studies use other variables with larger number, so as to obtain better and more comprehensive description on the relations between both variables, such as organizational commitment, types of leadership, as well as psychological empowerment.

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